

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 16-10233-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert N. Grafton Jr.  
10 Cambridge Rd  
Turnersville, NJ 08012-1426

Allison M. Grafton  
aka Allison M. Leary  
10 Cambridge Rd  
Turnersville, NJ 08012-1426

Social Security No.:

xxx-xx-7346

xxx-xx-5689

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 5, 2016.

On May 3, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 7, 2017  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 3, 2017

JAN: def

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert N. Grafton, Jr.  
 Allison M. Grafton  
 Debtors

Case No. 16-10233-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 84

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db/jdb Robert N. Grafton, Jr., Allison M. Grafton, 10 Cambridge Rd, Turnersville, NJ 08012-1426  
 515934360 AIDHC, PO Box 404112, Atlanta, GA 30384-4112  
 515934362 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)  
 515934361 Alfred I. Dupont Hospital, PO Box 740198, Atlanta, GA 30374-0198  
 515934365 Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 515934364 Amex Dsnb, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 515934366 Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890  
 516132484 Apex Asset Management, LLC, Virtua Health System, WJ, PO Box 5407, Lancaster, PA 17606-5407  
 515934368 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)  
 516160242 BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 515934367 Bank of America, Correspondence FL-1-908-01-49, PO Box 31785, Tampa, FL 33631-3785  
 516021497 +Bank of America, N.A., P O BOX 982284, El Paso, TX 79998-2284  
 515934370 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 515934369 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801  
 515934371 Bk of Amer, 450 American St, Simi Valley, CA 93065-6285  
 515934377 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119)  
 516067435 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  
 515934378 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)  
 515934375 Capl/bstby, PO Box 30285, Salt Lake City, UT 84130-0285  
 515934376 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 516022110 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515934379 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 515934380 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 515934381 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 515934382 Citibank, Citicorp Credit Svcs/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040  
 515934383 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040  
 515934384 Comenitycapital/bjsclb, PO Box 182125, Columbus, OH 43218-2125  
 515934385 Comenitycapital/bjsclb, PO Box 182120, Columbus, OH 43218-2120  
 516143828 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 515934389 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
 515934388 Dsnb Macys, Macys Bankruptcy Department, PO Box 8053, Mason, OH 45040-8053  
 516091393 ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262  
 516130843 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 515934390 Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498  
 515934391 Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498  
 516160398 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 515934393 Jack Scheidell, 30 McGregor Ct, Turnersville, NJ 08012-2306  
 515934394 +Kennedy Health System, Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054  
 515934395 Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 515934398 LeeAnn Grafton, 1901 Exposition Dr, Williamstown, NJ 08094-6364  
 515991495 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 516157535 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 515934403 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 515934402 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 515934414 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 515934415 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 515934416 Tnb-Visa (TV) / Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
 515934417 Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663  
 516107103 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 515934418 Wells Fargo Home Projects Visa, Wells Fargo Financial, 1 Home Campus Fl 3, Des Moines, IA 50328-0001  
 515934419 Wffnb/Furniture Barn, Wells Fargo Financial National Bank, PO Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: usptrregion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-1

User: admin  
Form ID: 185

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Total Noticed: 84

Date Rcvd: May 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515934363 E-mail/Text: ebnbankruptcy@ahm.honda.com May 03 2017 22:57:18 American Honda Finance,  
PO Box 168088, Irving, TX 75016-8088

515988700 E-mail/Text: ally@ebn.phinsolutions.com May 03 2017 22:56:10 Ally Financial f/k/a GMAC,  
PO Box 130424, Roseville MN 55113-0004

515942041 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:58  
BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347

515954785 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:49:04  
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

515934373 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:54:17 BMW Financial Services,  
5515 Parkcenter Cir, Dublin, OH 43017-3584

515934374 E-mail/PDF: ais.bmw.ebn@americaninfosource.com May 03 2017 22:54:17 BMW Financial Services,  
Attn: Bankruptcy Department, PO Box 3608, Dublin, OH 43016-0306

516157180 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:19 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516143239 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:19 Comenity Capital Bank,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515941934 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515934386 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316

515934387 E-mail/Text: mrdiscen@discover.com May 03 2017 22:56:12 Discover Financial,  
Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025

515934392 E-mail/Text: cio.bncmail@irs.gov May 03 2017 22:56:36 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346

515934396 E-mail/Text: bnckohlsnotices@becket-lee.com May 03 2017 22:56:25 Kohls/Capital One,  
PO Box 3120, Milwaukee, WI 53201-3120

515934397 +E-mail/Text: bnckohlsnotices@becket-lee.com May 03 2017 22:56:25 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515934400 E-mail/PDF: pa\_dc\_claims@navient.com May 03 2017 22:49:01 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500

515934399 E-mail/PDF: pa\_dc\_claims@navient.com May 03 2017 23:18:56 Navient, Attn: Claims Dept,  
PO Box 9500, Wilkes Barre, PA 18773-9500

515934401 +E-mail/Text: bnc@nordstrom.com May 03 2017 22:56:30 Nordstrom/td, 13531 E Caley Ave,  
Englewood, CO 80111-6505

516160012 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 03 2017 22:54:19  
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541

516159781 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 03 2017 22:54:31  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541

516040132 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:57  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

516148477 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:57  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

515934407 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:51 Synch/Sams Club DC,  
PO Box 965005, Orlando, FL 32896-5005

515934404 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/amazon, PO Box 965015,  
Orlando, FL 32896-5015

515934405 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/lowes, PO Box 956005,  
Orlando, FL 32896-0001

515934406 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/oldnavydc, PO Box 965005,  
Orlando, FL 32896-5005

515934408 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:30 Synch/toysrus, PO Box 965005,  
Orlando, FL 32896-5005

515934409 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:51 Synch/toysrus, Attn: Bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104

515934410 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:51 Synchrony Bank/Amazon,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934411 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:52 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934412 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:51 Synchrony Bank/Old Navy,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

515934413 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:51 Synchrony Bank/Sams Club,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515934372\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk of Amer, PO Box 982235, El Paso, TX 79998-2235)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 185

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Total Noticed: 84

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Conika Majumdar	on behalf of Creditor	BANK OF AMERICA, N.A. conika.majumdar@fnf.com
Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor	BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Ronald E. Norman	on behalf of Joint Debtor Allison M. Grafton	ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Ronald E. Norman	on behalf of Debtor Robert N. Grafton, Jr.	ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Sean M. O'Brien	on behalf of Creditor	BANK OF AMERICA, N.A. sobrien@flwlaw.com
William M. E. Powers, III	on behalf of Creditor	BANK OF AMERICA, N.A. ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor	BANK OF AMERICA, N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor	Bank of America, N.A. ecf@powerskirn.com
		TOTAL: 10